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Serial #: 09/976,443  
In response to Office Action dated October 4, 2005  
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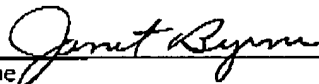
**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial #: 09/976,443  
Applicant: Ronald E. Sloan  
Filed: October 12, 2001  
Title: AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING  
SYSTEM  
  
TC/AU: 3628  
Examiner: T.M. Harbeck  
Docket #: 60021-376002

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**CERTIFICATE OF TRANSMISSION**

I hereby certify under 37 CFR 1.8 that this correspondence is being transmitted by facsimile to "Mail Stop Amendment", Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" via the facsimile number 703-872-9306 on January 19, 2006.

  
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Janet Byrne

Dear Sir:

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

This is in response to the Office Action mailed on October 4, 2005. Please amend the application as follows:

**Listing of the pending Claims** begins on page (2) of this paper.

**Remarks** begin on page (6) of this paper.